

GREGG BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3402342	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$37	\$32	-11.7%		
Loans	\$24	\$20	-13.5%		
Construction & development	\$2	\$2	21.6%		
Closed-end 1-4 family residential	\$5	\$4	-15.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-34.9%		
Commercial & Industrial	\$2	\$2	-6.0%		
Commercial real estate	\$6	\$4	-29.1%		
Unused commitments	\$1	\$1	-18.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$1			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$5	1814.0%		
Cash & balances due	\$1	\$1	-22.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$32	\$30	-3.9%		
Deposits	\$31	\$30	-3.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$5	\$2	-61.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	5.4%	--		
Tier 1 risk based capital ratio	13.2%	9.0%	--		
Total risk based capital ratio	14.4%	10.3%	--		
Return on equity ¹	-17.4%	-326.6%	--		
Return on assets ¹	-2.5%	-31.0%	--		
Net interest margin ¹	4.1%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	335.3%	89.5%	--		
Loss provision to net charge-offs (qtr)	126.4%	11250.0%	--		
Net charge-offs to average loans and leases ¹	4.9%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.0%	17.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	1.9%	3.8%	0.6%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	16.3%	0.0%	0.0%	--
Total loans	0.9%	7.1%	1.2%	0.0%	--